

PATENT COOPERATION TREATY

From the
INTERNATIONAL PRELIMINARY EXAMINING AUTHORITY

To:

JO Eui-Je
TOP PATENT & LAW FIRM
RM. 1405, Hyecheon Bldg., #831,
Yuksam-dong, Gangnam-gu
135-080 Seoul
Republic of Korea

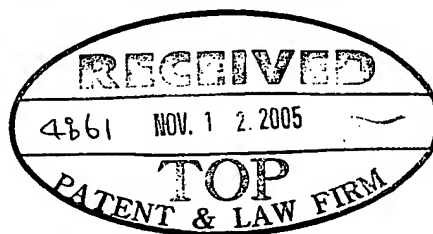
PCT

WRITTEN OPINION

(PCT Rule 66)

Applicant's or agent's file reference SGG-1716-PCT		Date of mailing (day/month/year) 8 November 2005 (08.11.2005)
International application No. PCT/KR 2003/001754		REPLY DUE within 1 months/days from the above date of mailing
International filing date (day/month/year) 29 August 2003 (29.08.2003)	Priority date (day/month/year)	
International Patent Classification (IPC) or both national classification and IPC IPC⁷: G07F 7/08, G06F 17/60, H04M 11/00, H04Q 7/32		
Applicant HAREXINFOTECH INC.		

1. This written opinion is the **first** (first, etc.) drawn by this International Preliminary Examining Authority.
2. This opinion contains indications relating to the following items:
 - ☒ Basis of the opinion
 - ☐ Priority
 - ☐ Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
 - ☒ Lack of unity of invention
 - ☒ Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
 - ☐ Certain documents cited
 - ☒ Certain defects in the international application
 - ☒ Certain observations on the international application



3. The applicant is hereby invited to reply to this opinion.

When? See the time limit indicated above. The applicant may, before the expiration of that time limit, request this Authority to grant an extension, see Rule 66.2(d).

How? By submitting a written reply, accompanied, where appropriate, by amendments, according to Rule 66.3. For the form and the language of the amendments, see Rules 66.8 and 66.9.

Also For an additional opportunity to submit amendments, see Rule 66.4.
For the examiner's obligation to consider amendments and/or arguments, see Rule 66.4bis.
For an informal communication with the examiner, see Rule 66.6.

If no reply is filed, the international preliminary examination report will be established on the basis of this opinion.

The final date by which the international preliminary examination report must be established according to Rule 69.2 is: **29.12.2005.**

Name and mailing address of the IPEA/AT Austrian Patent Office Brudner Straße 87, A-1200 Vienna	Authorized officer LOIBNER K.
Facsimile No. 1/53424/200	Telephone No. 1/53424/323

Form PCT/IPEA/408 (cover sheet) (July 1998)

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WRITTEN OPINION

International application No.

PCT/KR 2003/001754

I. Basis of the opinion

1. With regard to the elements of the international application:*

☒ the international application as originally filed

☐ the description:

pages , as originally filed
pages , filed with the demand
pages , filed with the letter of

☐ the claims:

pages , as originally filed
pages , as amended (together with any statement) under Article 19
pages , filed with the demand
pages , filed with the letter of

☐ the drawings:

pages , as originally filed
pages , filed with the demand
pages , filed with the letter of

☐ the sequence listing part of the description:

pages , as originally filed
pages , filed with the demand
pages , filed with the letter of

2. With regard to the language, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language _____ which is:

☐ the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).

☐ the language of publication of the international application (under Rule 48.3(b)).

☐ the language of the translation furnished for the purposes of international preliminary examination (under Rule 55.2 and/or 55.3).

3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the written opinion was drawn on the basis of the sequence listing:

☐ contained in the international application in printed form.

☐ filed together with the international application in computer readable form.

☐ furnished subsequently to this Authority in written form.

☐ furnished subsequently to this Authority in computer readable form.

☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.

☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

4. ☐ The amendments have resulted in the cancellation of:

☐ the description, pages

☐ the claims, Nos.

☐ the drawings, sheets/fig

5. ☐ This opinion has been drawn as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).

* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this opinion as „originally filed“.

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IV. Lack of unity of invention

1. In response to the invitation (Form PCT/IPEA/405) to restrict or pay additional fees the applicant has:

- ☐ restricted the claims.
- ☐ paid additional fees.
- ☐ paid additional fees under protest.
- ☐ neither restricted nor paid additional fees.

2. This Authority found that the requirement of unity of invention is not complied with for the following reasons and chose, according to Rule 68.1, not to invite the applicant to restrict or pay additional fees:

Multiple inventions found in this international application, as follows:

Group I - Claims 1-12: Drawn to a user interfacing method of performing financial settlement using a mobile unit, whereby the essential steps of said method describes the process to enable a user to select a particular financial settlement card out of a plurality of financial settlement cards, whereby said plurality of financial settlement cards are stored in the mobile unit and said particular financial settlement card is selected as a default settlement card used for following mobile payment applications.

Group II - Claims 13-19: Drawn to user interfacing method of performing financial settlement using a mobile unit whereby information is transmitted and received between a mobile unit and a base unit connected as a card terminal, whereby the essential steps of said method describes the process to initiate communication with said base unit upon pressing a key of the mobile unit, thereby performing a settlement.

The special technical feature of Group I invention is the concept to determine a particular financial settlement card out of a plurality of financial settlement cards.

The special technical feature of Group II invention is the concept to initiate a financial settlement between a mobile unit and a base unit by pressing a key.

Unity of invention is lacking as the special technical feature of Group I invention is not present in Group II invention and the special technical feature of Group II invention is not present in Group I invention.

3. Consequently, the following parts of the international application were the subject of international preliminary examination in establishing this opinion:

- ☐ all parts.
- ☐ the parts relating to claims Nos.

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V. Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement			
1. Statement			
Novelty (N)	Claims 1-18		YES
	Claims 19		NO
Inventive step (IS)	Claims ---		YES
	Claims 1-19		NO
Industrial applicability (IA)	Claims 1-19		YES
	Claims ---		NO
Citations and explanations			
<p>The following documents have been cited in the Search Report:</p> <p>D1: WO 1998/034203 A1 D2: WO 2002/080122 A1 D3: US 6016476 A D4: WO 2002/065404 A2 D5: GB 2353389 A</p> <p>Document D1, which is considered to represent the closest prior art, discloses in line with the essential features of independent claim 1 a mobile unit storing a plurality of financial identification codes, wherein each financial identification code may represent an individual credit card account, for example a VISA or an AMERICAN EXPRESS account. When performing a transaction the user of the mobile unit is enabled to select the particular credit card account which is used for the settlement of said transaction. More precisely, the user interface of said mobile unit comprising a display screen and a keypad. For each of the financial identification codes stored in said mobile unit the corresponding icon of the represented credit card account is displayed at the display screen (<i>cf. Fig. 3</i>). Then the customer enters a selection by pressing the appropriate button on the keypad of the mobile unit, wherein the selection corresponds to the number of the selected account (<i>cf. Fig. 4</i>). Moreover, the customer may be required to enter a personal identification number (PIN) before authorizing the transaction.</p> <p>Considering this known art, it becomes clear that, according to the teaching of document D1, the essential features of independent claim 1 have already been employed for the same reason and the remaining features of independent claim 1, which have not been disclosed in document D1, are related to simple design details which are known and obvious to the skilled artisan.</p> <p>Therefore, the subject-matter of independent claim 1 does not involve an inventive step in view of document D1.</p>			

Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

Continuation of: Box V (page 1)

Also from document D4 a cellular telephone is known which stores a plurality of electronic cards, such as loyalty cards, identity cards, credit cards, etc. wherein each electronic card corresponds to a particular provider. When using the electronic cards of a particular provider during a transaction, the user is enabled to select the provider by scrolling through the list of providers (*cf. page 6, lines 23-33, page 10, lines 11-15, page 16, line 19 – page 17, line 10*)

Document D5 is related to a portable terminal storing a plurality of electronic vouchers. The portable terminal includes a display, an input device and a voucher manager. The voucher manager is configured to present a graphical representation of the voucher on the display, whereby the selected voucher is transmitted during the redemption process (*cf. page 10, lines 11-25*).

For the same reasons made above, both documents D4 and D5 provide further evidence that the subject-matter of independent claim 1 is not inventive. Moreover, the additional features introduced in dependent claims 5 and 6 dealing with further details of selecting a bonus card are not inventive when combining the teaching of both documents D4 and D5.

Document D2 discloses in line with the essential features of the invention according to independent claim 19 and according to the essential features of independent claim 13 a user interfacing method whereby after pressing an external key on a mobile unit the card information corresponding to the pre-selected card is transmitted from the mobile unit to the base unit to thereby perform a settlement (*cf. page 9, lines 4-15*).

In view of document D2 the subject matter of independent claim 19 is not novel and the features of independent claim 13 in combination with the additional features introduced in dependent claims 14-18 does not involve an inventive step when combining the teaching of both documents D1 and D2.

The invention according to document D3 is drawn to a portable device storing a plurality of financial information items such as credit card information, ATM card information and debit card information as well as personal information, wherein the selected financial information item is written to a smart card which is used during further transactions (*cf. column 3, line 53 – page 4, line 11*). The stored personal information is used for user verification prior to accessing the smart card. According to another embodiment of this invention, the selected financial information sent from the portable device to the transaction terminal using wireless communication (*cf. page 12, lines 5-29*). This embodiment is directed to the same principle as the present application with respect to further details of managing/selecting a default card, providing additional security by verifying that the selected default card has not been expired and may only be used by authorized users.

With regard to document D3, the additional features introduced in dependent claims 3-4 and 7-12 are not inventive in combined view of documents D1 and D3.

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International application No.
PCT/KR 03/01754

Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

Continuation of: Box V (page 2)

In conclusion the subject matter of independent claim 1 is not inventive considering one of documents D1, D4 or D5. The subject matter of independent claim 13 is obvious when combining the teaching of both documents D1 and D2 and the subject matter of independent claim 19 is already known from document D2.

Moreover, the subject matter of dependent claims 2 to 12 and 14 to 18 do not appear to contain any additional features which in combination with the features of any claims to which they refer, involve an inventive step for the reason that the subject-matter of said claims is either in principle suggested by documents D1 to D5 or represent simple design details which are generally known to the person skilled in the art of designing user interfaces for portable devices.

Industrial applicability is obviously given.

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VII. Certain defects in the international application

The following defects in the form or contents of the international application have been noted:

In order to meet the requirements of Rule 6.3 (b) PCT, whenever appropriate, each independent claim should be clearly delimited in relation to the closest prior art (for example D1) using the two-part form.

In order to meet the requirements of Rule 5.1 (a)(ii) PCT, documents D1 to D5, which disclose prior art that is relevant to the present invention, should be cited in the description and the said relevant prior art should be briefly outlined.

Reference signs in parentheses should be inserted in the claims to increase their intelligibility. This applies to both the preamble and the characterizing portion (see Rule 6.2 (b) PCT).

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In order to meet the requirements of Rule 5.1 (a)(ii) PCT, documents D1 to D5, which disclose prior art that is relevant to the present invention, should be cited in the description and the said relevant prior art should be briefly outlined.

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